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Report Finds Half of Americans Have Higher Energy Bills, One-Third Struggle to Pay

New report from the Smart Energy Consumer Collaborative reveals the extent of the affordability crisis and outlines how utilities and regulators can help

ATLANTA – August 20, 2026 – The [Smart Energy Consumer Collaborative](https://www.smartenergycc.org) (SECC), a nonprofit organization that studies consumer behaviors, interests and concerns in the energy transition, today released the findings from the “Exploring Energy Affordability: Barriers and Opportunities” report, which is based on a nationally representative survey of more than 4,000 consumers.

The [new research](#) shows that energy affordability has become one of the most pressing challenges facing American households. According to the report, **half of consumers (51%) saw their electricity bills rise over the past year**, and nearly one-third (31%) struggled to pay at least once in the past year. However, the burden is not evenly distributed: **48% of low-income households reported difficulty paying**, compared with 18% of medium- and higher-income households.

Despite the scale of the challenge, the report finds that energy affordability is far from unsolvable. The research findings highlight several opportunities for electricity providers, regulators and other stakeholders to better support residential customers during the affordability crisis:

- **Consumers are willing to act:** 92% have taken at least one energy-saving step at home, but many lack time, confidence or clarity about actual savings to take further steps.
- **Bill literacy remains low:** Less than 30% of consumers strongly understand what drives their total bill, leading many consumers to default to blaming rate increases.
- **Programs work when people know about them:** Adoption often exceeds 50% among consumers when they are aware of bill management or assistance offerings.
- **Awareness is a roadblock:** Most programs remain unfamiliar to the majority of customers, despite strong interest and high usage among those who know they exist.
- **The bill is the top outreach channel:** Consumers overwhelmingly prefer to learn about programs through their monthly bill, making it the highest-leverage communication tool.

The research further shows that affordability solutions must be tailored to different customer segments. **Low-income households prioritize discounted rates, flexible payment terms and simplified enrollment**, while medium- and higher-income households gravitate toward budget billing, time-of-use rates and demand response programs that reward smarter usage. A

one-size-fits-all approach will leave most customers underserved; providers must utilize multi-tier strategies that reflect the diverse needs across the residential customer base.

“Energy affordability has become one of the most pressing challenges for American households, and our research shows just how widespread that strain has become,” said SECC’s President & CEO Nathan Shannon. “But the findings also point to a path forward: When customers know about bill management and assistance programs, they use them. By improving bill clarity, simplifying enrollment and making support easier to find, utilities and regulators can turn a growing source of frustration into an opportunity to build trust and help families stay on track.”

The “Exploring Energy Affordability: Barriers and Opportunities” report is available for [download here](#) for members, and an executive summary is available for the industry at large. We are also hosting a [one-hour webinar](#) on the research on **Wednesday, September 2 at 1 p.m. (ET)** with speakers from BlastPoint, NC Clean Energy Technology Center, The Harris Poll and Uplight.

About the Smart Energy Consumer Collaborative (SECC)

The Smart Energy Consumer Collaborative (SECC) is a 501(c)(3) nonprofit organization that works to learn the wants and needs of energy consumers in North America, encourages the collaborative sharing of best practices in consumer engagement among industry stakeholders, and educates the public about the benefits of smart energy and energy technology. Learn more at smartenergycc.org or follow us on [LinkedIn](#).